

Certificate Number: 15317-PAE-DE-028027445

Bankruptcy Case Number: 16-13895



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 7, 2016, at 6:52 o'clock PM PDT, Jerome T Upchurch completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 7, 2016 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor